

**United States Bankruptcy Court
Southern District of Ohio
120 West Third Street
Dayton, OH 45402-1819**

In Re: Michelle Kathleen Emmons

Case No.: 3:11-bk-30201

Debtor(s)

Chapter: 7

SSN/TAX ID:

xxx-xx-3865

Judge: Guy R Humphrey

STATEMENT OF PRESUMED ABUSE

As required by 11 U.S.C. Sec. 704(b)(1)(A), the United States Trustee has reviewed the materials filed by the debtor(s). Having considered these materials in reference to the criteria set forth in 11 U.S.C. Sec. 707(b)(2)(A), and, pursuant to 11 U.S.C. Sec. 704(b)(2), the United States Trustee has determined that: (1) the debtor's(s) case should be presumed to be an abuse under section 707(b); and (2) the product of the debtor's current monthly income, multiplied by 12, is not less than the requirements specified in section 704(b)(2)(A) or (B). As required by 11 U.S.C. Sec. 704(b)(2) the United States Trustee shall, not later than 30 days after the date of this Statement's filing, either file a motion to dismiss or convert under section 707(b) or file a statement setting forth the reasons the United States Trustee does not consider such a motion to be appropriate. Debtor(s) may rebut the presumption of abuse only if special circumstances can be demonstrated as set forth in 11 U.S.C. Sec. 707(b)(2)(B). (Flannery, Jeremy)

Dated: March 29, 2011

United States Trustee

United States Bankruptcy Court
Southern District of Ohio

In re:
Michelle Kathleen Emmons
Debtor

Case No. 11-30201-grh
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0648-3

User: bryants
Form ID: ntcabuse

Page 1 of 2
Total Noticed: 17

Date Rcvd: Mar 29, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2011.

db +Michelle Kathleen Emmons, 2067 Foxknoll Drive, Centerville, OH 45458-1953
cr +HSBC Bank Nevada, NA, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,
Tucson, AZ 85712-1083
14201086 +BAC HOME LOANS SERV LP, 450 AMERICAN ST SV, SIMI VALLEY, CA 93065-6285
14201087 +CAPITAL ONE BANK USA NA, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
14201092 +DELL BUSINESS CREDIT, PO Box 5275, Carol Stream, IL 60197-5275
14201093 +DIRECT LOAN SVC SYSTEM, PO BOX 5609, GREENVILLE, TX 75403-5609
14201094 +FEDLOAN SERVICING, POB 69184, HARRISBURG, PA 17106-9184
14201098 +HSBC BANK, POB 5253, CAROL STREAM, IL 60197-5253
14201099 +HSBC BEST BUY, PO BOX 5253, CAROL STREAM, IL 60197-5253
14201100 +HSBC ELDER BEERMAN, POB 5253, CAROL STREAM, IL 60197-5253
14201101 +SHELL/CITIBANK SD NA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
14201102 +WFCB/HSN, PO BOX 182120, COLUMBUS, OH 43218-2120
14201103 +WFNNB/VICTORIA'S SECRET, PO BOX 182789, COLUMBUS, OH 43218-2789
14201104 +ZALE/CBSD, PO BOX 6497, SIOUX FALLS, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14201095 +E-mail/PDF: gecsed@recoverycorp.com Mar 29 2011 21:38:17 GEMB/JCP, PO BOX 981402,
EL PASO, TX 79998-1402
14201096 +E-mail/PDF: gecsed@recoverycorp.com Mar 29 2011 21:38:17 GEMB/QVC, P O BOX 981402,
EL PASO, TX 79998-1402
14201097 +E-mail/PDF: gecsed@recoverycorp.com Mar 29 2011 21:38:17 GEMB/SAM'S CLUB, PO BOX 981400,
EL PASO, TX 79998-1400

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14201084 AMERICAN GEN FIN INC, SOUTH TOWN CTR STE, 2126 MIAMISBURG CE
14201112 AMERICAN GEN FIN INC, SOUTH TOWN CTR STE, 2126 MIAMISBURG CE
14201116 CARD MEMBER SERVICES, CB DISPUTES, PO BOX 108
14201088 CARD MEMBER SERVICES, CB DISPUTES, PO BOX 108
14201090 CBUSA/SEARS, 701 E 60TH ST NORT, PO BOX 6241
14201118 CBUSA/SEARS, 701 E 60TH ST NORT, PO BOX 6241
14201085 CENTERVILLE, OH 45459
14201113 CENTERVILLE, OH 45459
14201089 SAINT LOUIS, MO 63166
14201117 SAINT LOUIS, MO 63166
14201091 SIOUX FALLS, SD 57117
14201119 SIOUX FALLS, SD 57117
14201114* +BAC HOME LOANS SERV LP, 450 AMERICAN ST SV, SIMI VALLEY, CA 93065-6285
14201115* +CAPITAL ONE BANK USA NA, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
14201120* +DELL BUSINESS CREDIT, PO Box 5275, Carol Stream, IL 60197-5275
14201121* +DIRECT LOAN SVC SYSTEM, PO BOX 5609, GREENVILLE, TX 75403-5609
14201122* +FEDLOAN SERVICING, POB 69184, HARRISBURG, PA 17106-9184
14201123* +GEMB/JCP, PO BOX 981402, EL PASO, TX 79998-1402
14201124* +GEMB/QVC, P O BOX 981402, EL PASO, TX 79998-1402
14201125* +GEMB/SAM'S CLUB, PO BOX 981400, EL PASO, TX 79998-1400
14201126* +HSBC BANK, POB 5253, CAROL STREAM, IL 60197-5253
14201127* +HSBC BEST BUY, PO BOX 5253, CAROL STREAM, IL 60197-5253
14201128* +HSBC ELDER BEERMAN, POB 5253, CAROL STREAM, IL 60197-5253
14201129* +SHELL/CITIBANK SD NA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
14201130* +WFCB/HSN, PO BOX 182120, COLUMBUS, OH 43218-2120
14201131* +WFNNB/VICTORIA'S SECRET, PO BOX 182789, COLUMBUS, OH 43218-2789
14201132* +ZALE/CBSD, PO BOX 6497, SIOUX FALLS, SD 57117-6497

TOTALS: 12, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0648-3

User: bryants
Form ID: ntcabuse

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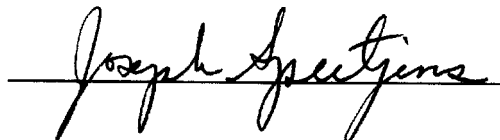
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.